

Application to Discharge Student Loan
Ability to Benefit From Training
(Stafford or SLS)

Enclosed is an application to have your student loan discharged. Students who borrowed under the Federal Stafford Loan or Federal SLS loan programs, and who received the proceeds of the loan on or after January 1, 1986, may be eligible to have their loans discharged if they attended a school that falsely certified their eligibility to receive the loan based on the student's ability to benefit from the school's training.

If your loan is discharged, you will not owe any more payments on the loan, and you will get a refund of payments you made in the past. Also, if your loan is discharged, we will tell credit reporting agencies that the loan was discharged, and any adverse credit history resulting from nonpayment of your discharged loan will be deleted. In addition, your discharged loan will not prevent you from applying for federal financial aid.

If you believe you may qualify, please fill out the enclosed application. **It is important that you provide a complete answer to each of the questions on the form to the best of your knowledge, based on the information available to you.** If you do not know or cannot get the information to answer some of the questions on the form, you are not necessarily precluded from having your loan discharged.

After completing and signing the enclosed application, return it and any supporting documentation to:

United States Department of Education
Debt Collection Service
Loan Discharge Applications
P.O. Box 422037
San Francisco, CA 94142

While we are deciding whether to discharge your loan, your loan will be in "forbearance." Forbearance means that you do not have to make payments. Interest will still be added to your balance. If your loan is not discharged, you will have to begin making payments. We will send you a written decision on your application as soon as possible.

The full criteria by which borrowers may qualify for such a discharge are set forth in Department of Education regulations 34 C.F.R. § 682.402(e) (1994).

Last Name	First Name	Middle Initial	SSN
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Please use this page if you need additional space to answer questions on the attached application. Indicate the number of the question(s) you are answering, and be sure your name and social security number is on any other sheet or document you attach.

Question #

PRIVACY ACT NOTICE

The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authority for collecting the requested information from and about you is Section 428(b)(2)(A) of the Higher Education Act of 1965, as amended (20 U.S.C. 1078(b)(2)(a)). You are advised that completing an application for Federal Family Education Loan (FFEL) Program loan discharge is voluntary, but that the requested information is necessary for the Department of Education to determine whether you qualify for loan discharge.

The principal purpose of this information is to verify your identity to determine whether you are eligible for discharge of your FFEL Program loan. You must provide all of the requested information that is available to you in order to have your application processed.

The routine uses of this information include its disclosure to federal, state, or local agencies, to provide parties such as relatives, present and former employers, business and personal associates, to guaranty agencies, to credit bureau organizations, to educational and financial institutions, and to agency contractors in order to verify your identity, to determine your eligibility for benefits, to permit the servicing or collection of your loan(s), to counsel you in repayment efforts, to investigate possible fraud and to verify compliance with Program regulations, or to locate you if you become delinquent in your loan(s) payments or you default.

Section 7(b) of the Privacy Act of 1974 (5 U.S.C. 552a note) requires that when any federal, state, or local government agency requests that you disclose your Social Security Number (SSN), you must also be advised whether that disclosure is mandatory or voluntary, by what statutory or other authority your SSN is solicited, and what uses will be made of it.

Section 7(a)(2) of the Privacy Act provides that an agency may continue to require disclosure of your SSN as a condition to grant you a right, benefit, or privilege provided by law in cases in which the agency required this disclosure under statute or regulation prior to January 1, 1975, in order to verify the identity of an individual.

Disclosure of your SSN is required to participate in the FFEL Program loan discharge program. The United States Department of Education has, for several years, consistently required the disclosure of the SSN on application forms and other necessary FFEL Program loan documents adopted pursuant to published regulations. Authority for releasing this information is found in FFEL Program loan regulations, particularly 34 CFR 682.201(a)(2) and (b)(2) and 682.504.

Your SSN will be used to verify your identity, and as an account number (identifier) throughout the life of your loan(s) in order to record necessary data accurately. As an identifier, the SSN is used in such program activities as determining your eligibility, certifying your school attendance and student status, determining your eligibility for deferment of repayments, determine your eligibility for disability or death claims, and for tracing and collecting from you in case you become delinquent in your loan payments or you default.

Application to Discharge Student Loan -- Ability to Benefit From Training

Before answering questions, read the complete application including the certification. If you need additional space to answer any question, please attach a separate sheet to this form. Please type or print your answers. For all dates, provide month, day, and year (MM/DD/YY).

WARNING: If you knowingly or willfully give false, fictitious, or fraudulent information on this form, you may be fined up to \$10,000, imprisoned, or both.

Personal Information

1. Last Name: First Name: M.I. 2. Soc. Sec. No: 3. Telephone Numbers (Include area codes):
Home: Work:
4. Street Address: City: State: Zip code: Apt. No.

Enrollment/Attendance History

5. Name of School: 7. School OPE-ID Number:
(Skip if you do not know the school's OPE-ID No)
6. School's Street Address: City: State: Zip code: Suite No.
8. Attendance Dates (From/To): 9. When you applied for your Federal Stafford or Federal SLS loan, when did you expect to complete your program of study?
10. Did you have a high school diploma or GED at the time you enrolled in the School? ☐ Yes ☐ No
11. Did you receive a GED before you completed your program of study at the School? ☐ Yes ☐ No If Yes, give date:
12. Before the School admitted you, did it give you any kind of entrance examination to test your ability to benefit from the program of study in which you enrolled? ☐ Yes ☐ No ☐ Don't Know If No or Don't Know, go to question 13.
- 12a. Give the date of the test:
- 12b. Indicate the name of the test if you know it:
- 12c. Indicate your score on the test if you know it:
- 12d. Was there anything not proper about the way the test was given or scored? ☐ Yes ☐ No If yes, explain on separate sheet. It is very important to explain your answer fully. Please provide the name, telephone number and address of anyone who can support your statement.
13. Did you complete a developmental or remedial education program at the School? ☐ Yes ☐ No ☐ Don't Know
If yes, describe the program.
14. Did you complete your program of study at the School? ☐ Yes ☐ No If Yes, give the date:
15. If you completed the course, did you look for a job in the occupation for which the School trained you? ☐ Yes ☐ No
If Yes, describe efforts to find a job in that occupation. (Use additional sheet if necessary.)
16. Did you get a job in that occupation after leaving the School? ☐ Yes ☐ No
- 16a. Did you get any more education or training in that occupation before getting this job. ☐ Yes ☐ No
If yes, explain where and when you got the training.
17. When you enrolled in the School, did you have a physical or mental condition, or a criminal record, that prevented you from meeting the legal requirements to get a job, or a license to practice in the occupation for which the program of study was intended to prepare you, or which should have prevented you from enrolling in that program of study? ☐ Yes ☐ No If yes, describe as fully as possible the legal requirement that you could not meet, and the reason you could not meet the requirement.
18. Was your age a factor that prevented you from meeting those legal requirements? ☐ Yes ☐ No If Yes, explain.

Federal Stafford or Federal SLS Loan History

In your answers to questions 19 through 21 explain in detail on an additional piece of paper the institution(s) or person(s) involved, amount(s), and date(s).

19. Did you make a claim for, or receive, reimbursement for tuition or other charges, based on the School's closure, from any third party, such as a holder of a performance bond or a tuition recovery program? ☐ Yes ☐ No ☐ Don't Know. If yes, give name of the third party, amount(s) and date(s).
20. Did you ever receive a refund from the School? ☐ Yes ☐ No ☐ Don't Know. If Yes, give amount(s) and date(s).
21. Did your bank or other lender ever receive a refund on your behalf? ☐ Yes ☐ No ☐ Don't Know. If Yes, give source, amount, and date.
22. I have attached an additional sheet with my answers. ☐ Yes ☐ No If Yes, I have attached _____ additional sheet(s).

Please provide information about the loan(s) you are asking to be discharged.

Stafford, SLS	Amount	Date	Guaranty Agency (If Known)	Bank or Lending Institution (If Known)
23. First Loan				
24. Second Loan				
25. Third Loan				

If you received other loans that you are asking to be discharged, please provide similar information on a separate sheet.

CERTIFICATION

I am applying for discharge of my Federal Stafford or Federal Supplemental Loans for Students (SLS) loan because the school identified in my Application ("School") falsely certified my eligibility to receive such loan based on my ability to benefit from its training as stated in this Application.

I understand that the United States Department of Education ("the Department") may discharge the Federal Stafford or Federal SLS loan(s) that I obtained to attend the School based on the information which I provided on this Application. I further understand that if my loan(s) are discharged based on any false, fictitious or fraudulent statements made on this Application, I may be subject to civil and criminal penalties under applicable Federal law. I understand that the Department will revoke the discharge if I fail to provide testimony, affidavit or documentation reasonably available to me, or if I provide testimony, affidavit, or documentation that does not support the representations I made on this Application.

I hereby assign and transfer to the Department any and all claims I have or may have against the School, and/or any owners, affiliates or assigns of the School, and against any party that may pay claims because of the actions of the School, up to the amounts discharged and refunded by the Department on my loans.

I further agree that if the Department discharges my loan obligation based on statements made on this Application, I will cooperate with the Department or its designee in any judicial or administrative proceedings to recover from third parties any amounts discharged or refunded by the Department. I will cooperate with the Department by providing testimony, affidavit, and/or documentation, regarding any representation that I made on this Application.

I certify under penalty of perjury that the statements I made to answer these questions on this Application, as well as any statements I made in separate pages attached to such Application, are true, accurate and complete to the best of my knowledge, information and belief. My signature also certifies that I have read, understand, and agree to all the conditions of this application/certification for loan discharge.

Signature: _____

Date: _____

Name printed: _____

Soc. Sec. No: _____

To help us make a decision in your case, when you return this form, please include the names, addresses, and telephone numbers of any persons who can support the statements in your application. You may include *copies* of documents you believe would assist us. Examples of such documents include:

1. The entrance test or GED.
2. Your transcript from the School.
3. Diploma, Enrollment Agreement (or other documents showing your enrollment and graduation dates).
4. Loan documents such as loan application and promissory note, and documents relating to your loan.
5. Correspondence with the School relating to any entrance examination the School gave you to test your ability to benefit from the program of study in which you enrolled.